

PATENT
040252

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Curry et al.)
)
Serial No.: 10/811,318) **Examiner:**
)
Filing Date: March 26, 2004) **Art Unit:**

Title: STRUCTURED CREDIT ENHANCEMENTS**INFORMATION DISCLOSURE STATEMENT**

Commissioner for Patents
Box 1450
Alexandria, VA 22313-1450

Dear Sir:

Applicants, in accordance with their duty of disclosure pursuant to 37 C.F.R. § 1.56, hereby advise the United States Patent and Trademark Office of the reference(s) listed on the accompanying form PTO/SB/08. A copy of each reference is enclosed.

Applicants note that although the cited references may be relevant to the examination of the above-referenced application, under 37 C.F.R. § 1.97(h), the filing of this *Information Disclosure Statement* "shall not be construed to be an admission that the information cited in the statement is, or is considered to be, material to patentability as defined in § 1.56(b)."

Respectfully submitted,

Date: Apr. 14, 2004

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PTO/SB/08A (10-01)

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Substitute for form 1449A/PTO INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(use as many sheets as necessary)</i>		Complete if Known	
		Application Number	10/811,318
		Filing Date	March 26, 2004
		First Named Inventor	Curry
		Art Unit	
		Examiner Name	
Sheet 1	of 1	Attorney Docket Number	040252

OTHER PRIOR ART – NON PATENT LITERATURE DOCUMENTS			
Examiner Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published	T ²
		Moore, "Bond Insurance as a Form of Credit Enhancement in California's Municipal Bond Market," June 2003.	
		Neal, "Credit Derivatives: New Financial Instruments for Controlling Credit Risk", <i>Economic Review</i> , 1996.	

Examiner Signature	/Kelly Campen/	Date Considered	03/03/2008
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*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

¹ Applicant's unique citation designation number (optional). ² Applicant is to place a check mark here if English language Translation is attached.

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